

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Daysi M Nadres
Andrew J Nadres
Debtor(s)

Case No. 18-05834

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/28/2018.
- 2) The plan was confirmed on 08/17/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/10/2019.
- 5) The case was dismissed on 03/08/2019.
- 6) Number of months from filing to last payment: 12.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$45,150.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$11,952.20
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$11,952.20**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$671.81
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,671.81**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE CORP	Secured	0.00	0.00	0.00	0.00	0.00
BECKET & LEE LLP	Unsecured	2,241.00	2,241.96	2,241.96	0.00	0.00
BECKET & LEE LLP	Unsecured	3,506.00	3,506.31	3,506.31	0.00	0.00
CITIZENS BANK NA	Secured	0.00	0.00	0.00	0.00	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	1,834.00	1,834.07	1,834.07	0.00	0.00
DISCOVER BANK	Unsecured	5,035.00	5,035.78	5,035.78	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	11,542.18	7,622.37	7,622.37	2,034.70	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	2,141.74	2,141.74	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	NA	2,278.08	2,278.08	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	5,545.00	5,545.23	5,545.23	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	564.00	564.40	564.40	0.00	0.00
PNC BANK	Secured	0.00	0.00	0.00	0.00	0.00
PNC BANK	Secured	21,000.00	4,872.63	4,872.63	4,872.63	0.00
PNC BANK	Unsecured	4,858.00	4,966.35	4,966.35	0.00	0.00
PNC BANK	Unsecured	3,002.00	3,002.39	3,002.39	0.00	0.00
PNC BANK NATIONAL ASSOC	Secured	0.00	0.00	0.00	0.00	0.00
PNC BANK NATIONAL ASSOC	Secured	1,607.80	373.06	373.06	373.06	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,653.00	3,653.45	3,653.45	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	5,680.00	5,833.66	5,833.66	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,134.00	3,218.44	3,218.44	0.00	0.00
QUANTUM3 GROUP	Unsecured	478.00	1,075.13	1,075.13	0.00	0.00
QUANTUM3 GROUP	Unsecured	1,340.00	1,340.02	1,340.02	0.00	0.00
QUANTUM3 GROUP	Unsecured	2,039.00	2,039.11	2,039.11	0.00	0.00
QUANTUM3 GROUP	Unsecured	1,666.00	1,666.73	1,666.73	0.00	0.00
QUANTUM3 GROUP	Unsecured	1,822.00	1,822.60	1,822.60	0.00	0.00
QUANTUM3 GROUP	Unsecured	413.00	447.00	447.00	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP	Unsecured	833.00	833.76	833.76	0.00	0.00
QUANTUM3 GROUP	Unsecured	6,238.00	6,238.37	6,238.37	0.00	0.00
QUANTUM3 GROUP	Unsecured	1,434.00	1,434.64	1,434.64	0.00	0.00
SYNCB/CAR CARE DISC TI	Unsecured	332.00	NA	NA	0.00	0.00
CBNA	Unsecured	520.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	3,151.00	NA	NA	0.00	0.00
BRIGHTON LAKES HOA	Unsecured	0.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	14.00	NA	NA	0.00	0.00
EDWARD HEALTH VENTURES	Unsecured	152.00	NA	NA	0.00	0.00
EDWARD HOSPITAL	Unsecured	248.00	NA	NA	0.00	0.00
FEDERAL NATIONAL MORTGAGE AS	Unsecured	0.00	NA	NA	0.00	0.00
FMS INC	Unsecured	1,340.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	624.00	NA	NA	0.00	0.00
PAYPAL CREDIT	Unsecured	2,890.00	NA	NA	0.00	0.00
TD BANK USA NA	Unsecured	5,664.00	5,664.85	5,664.85	0.00	0.00
US BANK	Unsecured	2,306.00	1,959.51	1,959.51	0.00	0.00
US BANK	Unsecured	4,379.00	3,858.39	3,858.39	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,245.69	\$5,245.69	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$5,245.69	\$5,245.69	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,622.37	\$2,034.70	\$0.00
TOTAL PRIORITY:	\$7,622.37	\$2,034.70	\$0.00
GENERAL UNSECURED PAYMENTS:	\$72,201.97	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,671.81</u>
Disbursements to Creditors	<u>\$7,280.39</u>

TOTAL DISBURSEMENTS : **\$11,952.20**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/09/2019

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.